

DONOVAN
INSURANCE BROKERS



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News & Views

Winter 2012



YOUR CUSTOMER SERVICE TEAM OF REGISTERED BROKERS
PH # 519 886 3150

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1. An estimated 2,900 Clothes Dryer Fires cost \$35 million a year, make sure to clean your lint trap each and every use.

2. Going on Vacation?

Turn off your water to avoid unexpected damage.

Maintain heat at 15c or more.

Know your insurance coverage requirements regarding frequency of home checks, while you are away.

3. Washing machine hoses are a major cause for flood damage to your home, replacing your hose every few years can save you a lot of grief, and an expensive clean up.

Ice Damming, What to Look For and How to Prevent It!

Ice dams are usually caused by heavy snowfall and improper ventilation in the attic. They usually form at the edge of the roof, at the gutters or soffit. When ice forms, the water backs up behind the ice dam and creates a pool of water. This pool of water can leak into your home and cause damage to walls, ceilings, insulation, floors and possible contents.

Ensure your attic insulation is up to modern standards, at least R38 or higher, this would be approx. 12" of fiberglass insulation. Allow cold air to flow through your attic utilizing open soffits and upper roof vents to allow the cold air to move up underneath the roof line and out the top.

Prevent a large build up of snow on your roof. A roof rake will allow you to pull down any snow buildup from your roof while you are standing safely on the ground; or you can attach electric cables to the roof



Home Maintenance Checklist



January

- ◆ Clean furnace & HRV, check fan belt
- ◆ Remove snow & ice from roof overhang/vents
- ◆ Test smoke alarms & carbon monoxide detectors.

February

- ◆ Check & reset GFCI (ground fault circuit interrupter).
- ◆ Clean humidifier
- ◆ Test exhaust fans
- ◆ Check water heater for leaks.

March

- ◆ Check sump pump
- ◆ Check attic for moisture/air flow.
- ◆ Remove snow & ice from roof overhang/vents
- ◆ Clean furnace filters & air ducts.

April

- ◆ Clear eaves troughs and downspouts
- ◆ Inspect basement and crawl space for moisture & animals.
- ◆ Check roof for loose or cracked shingles
- ◆ Check driveway & walks for frost damage, make repairs.

May

- ◆ Check caulking for air & water leaks
- ◆ Lubricate weather stripping
- ◆ Check windows and screens
- ◆ Check septic (if installed)

June

- ◆ Inspect air conditioning unit before use.
- ◆ Check sheds and garages for nesting animals.
- ◆ Check washing machine hose & replace if becoming brittle.

Home Business | Auto | Commercial | Farm | Agri-Business | Liability
Bonding | Marine | Umbrella Liability | Group | Fleet



News & Views

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2012 Commercial

10 Simple Ways to Prevent Theft of Your Commercial Equipment & Tools

1. **Mark and identify equipment in two locations, one clearly visible and a second hidden.**
Record the location of these numbers. Attach your company's logo, if possible.
2. **Maintain a detailed equipment inventory list and include photos and serial numbers.**
If the equipment is stolen and recovered, proof of ownership is mandatory in order to have the equipment returned.
3. **Assign tools and equipment only as needed and not ahead of time.**
Implement a documented check-out / check-in system for all tools and equipment. Assign by serial number on an "as needed" basis. You should avoid oversupplying equipment which might then be left dormant on a construction site for a period of time.
4. **Paint equipment in a unique colour that is identified with your company.**
5. **Lock cabs and wheels of mobile equipment and remove key.**
Centrally park mobile equipment and secure them together with case hardened chains and locks.
6. **Re-key equipment so that one key does not fit all.**
The design of construction equipment relies on the convenience of a single key that fits the cab and ignition system. Frequently the key from one manufacturer and model of equipment will fit other equipment of the same manufacturer and model. The simple design permits inexpensive duplication of keys that can be used for the theft of high value equipment.
7. **Install a GPS or a similar theft recovery system.**
Equipment recovery rates depend on the speed of theft discovery, and availability of tracking systems.
8. **Erect Security Fencing. Security fencing should be installed encompassing the construction site.**
Fence gates should be of heavy construction and secured with spot welded hinge pins. Case hardened steel or high security padlocks should be used to secure the gate.
9. **Increase lighting at night. Lighting as a crime deterrent should be a priority in any plan to combat theft and vandalism.**
Floodlight the perimeter of areas where vehicles and equipment are stored. Sufficient lighting should also be provided to eliminate dark spots or shadows. Critical areas should be visible from the most heavily traveled roads bordering the site.
10. **"Keep Out" signs do work!**
Install signage restricting access and consider adding security cameras to the job site.

YOUR CUSTOMER SERVICE TEAM OF REGISTERED BROKERS

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Donovan Insurance Brokers Inc. was presented with the Insurance Brokers Association of Ontario (IBAO) **2012 Brokerage Award of Excellence** during IBAO's 92nd Annual Convention.

We are honoured to have been nominated and very proud to have achieved the IBAO Brokerage Award of Excellence (over 10 employees category) for the second year in a row.

IBAO's membership includes over 12,000 brokers province-wide. The *Awards* event highlights the achievements and initiatives of its most outstanding members through their local work as business people and as involved and caring community citizens.

Donovan Insurance Brokers Inc. continues to sponsor a number of local causes including Scouts Canada, Big Brothers, Big Sisters, Lutherwood, Camp McGovern and the Rotary. Kevin Donovan, President of the Brokerage is also co-chair of the Oktoberfest Ruedesheimer Garten non-profit organization supporting 14 charities. IBAO CEO Randy Carroll said "Insurance Brokers are known to be very involved in their community. Donovan Insurance Brokers Inc. is a great example of a brokerage equally committed to their consumers as they are to their community"

Kevin Donovan

Donovan Insurance Brokers

Big enough to know, small enough to know you!
Remember that your best insurance is an insurance broker.

Winter Hours

- Monday, December 24th, 2012— Closed
- Tuesday, December 25th, 2012 — Closed
- Wednesday, December 26th, 2012— Closed
- Monday, December 31, 2012 — Closed at 1 pm
- Tuesday, January 1, 2013—Closed

◆ **Regular Hours Monday—Friday 8:30—4:30 p.m.**

◆ *Help us to help you. Please call to make an appointment!*



TIP FOR THE HOLIDAYS!

The snow seems to build up quickly! We look for a quick resolution to have it removed. If you are using a contractor to remove snow from anywhere on your premises, ask for a certificate of insurance proving liability. This could save you bundles in case of a claim!